

B-2361

German Savings Bank
401-403 West Baltimore Street
Private

1900

The German Savings Bank is an excellent example of the Beaux-Arts-influenced Classical Revival style for banks. The elegant, richly decorated but clean lines of this small bank are part of the dignified and serious image which financial institutions at the turn of the century wanted to project.

Maryland Historical Trust State Historic Sites Inventory Form

Survey No. B-2361

Magi No. 0423615612

DOE ☐ yes ☒ no

1. Name (indicate preferred name)

historic German Savings Bank

and/or common Centrabank - Citizens Branch

2. Location

street & number 401-403 West Baltimore Street ☐ not for publicationcity, town Baltimore ☐ vicinity of ☐ congressional district 3rdstate Maryland ☐ county

3. Classification

Category	Ownership	Status	Present Use
<input type="checkbox"/> district	<input type="checkbox"/> public	<input checked="" type="checkbox"/> occupied	<input type="checkbox"/> agriculture <input type="checkbox"/> museum
<input checked="" type="checkbox"/> building(s)	<input checked="" type="checkbox"/> private	<input type="checkbox"/> unoccupied	<input checked="" type="checkbox"/> commercial <input type="checkbox"/> park
<input type="checkbox"/> structure	<input type="checkbox"/> both	<input type="checkbox"/> work in progress	<input type="checkbox"/> educational <input type="checkbox"/> private residence
<input type="checkbox"/> site	Public Acquisition	Accessible	<input type="checkbox"/> entertainment <input type="checkbox"/> religious
<input type="checkbox"/> object	<input type="checkbox"/> in process	<input checked="" type="checkbox"/> yes: restricted	<input type="checkbox"/> government <input type="checkbox"/> scientific
	<input type="checkbox"/> being considered	<input type="checkbox"/> yes: unrestricted	<input type="checkbox"/> industrial <input type="checkbox"/> transportation
	<input checked="" type="checkbox"/> not applicable	<input type="checkbox"/> no	<input type="checkbox"/> military <input type="checkbox"/> other:

4. Owner of Property (give names and mailing addresses of all owners)

name Centrabank

street & number Charles and Lexington Streets telephone no.: 539-1636

city, town Baltimore state and zip code MD 21203

5. Location of Legal Description

courthouse, registry of deeds, etc. Baltimore City Courthouse liber JB 1307

street & number Fayette and Calvert Streets folio 44

city, town Baltimore state MD

6. Representation in Existing Historical Surveys

title CBD West Survey

date 1976 ☐ federal ☐ state ☐ county ☒ local

depository for survey records Commission for Historical and Architectural Preservation

city, town Baltimore state MD

7. Description

Survey No. B-2361

Condition

☒ excellent
☐ good
☐ fair

☐ deteriorated
☐ ruins
☐ unexposed

Check one

☐ unaltered
☒ altered

Check one

☒ original site
☐ moved date of move _____

Prepare both a summary paragraph and a general description of the resource and its various elements as it exists today.

SUMMARY:

The German Savings Bank is a one-story brick bank building with an ashlar limestone facade in Classical Revival style built in 1900 on the southwest corner of West Baltimore and North Eutaw Streets in central Baltimore, Maryland. The principal elevation faces north toward Baltimore Street. It is dominated by a pedimented central pavilion with the main entrance below a carved hood and oculus window. The windows are tall and round-arched and are duplicated in the Eutaw Street elevation's five bays. A balustrade tops the roofline. Centrabank operates the building as a branch office, but it will soon be vacated and put on sale as the bank moves to another location.

General Description:

The German Savings Bank is free-standing and adjoined on the west by a covered drive-in bank entrance. The main elevation has three bays with a slightly projecting center pavilion. The full pediment is supported by Composite pilasters enclosing engaged Composite columns. The doorway is between the columns at the top of a short flight of stone steps and has modern glass doors in place of the former revolving door. The door opening has a plain surround but an elaborately carved overdoor of floral and cornucopia design which rises to the lower edge of an oculus window. The oculus has Roman fretwork. Above the oculus is a panel of floral carving.

The flanking bays are set on a darker stone base and have tall round-arched windows with Roman lattice in the upper part with plate glass below. Above each window on the main elevation is a panel, the easternmost with the incised date "1878" and the westernmost with the date "1900". Corner pilasters with Composite capitals frame the elevation below a complete entablature with a dentil molding. The pediment above the pavilion also has dentils and the tympanum is filled with floral carving and a medallion. An anthemion tops the peak. A balustraded parapet tops the roofline, concealing a hipped roof.

The Eutaw Street elevation repeats the windows of the main elevation in five bays. The panels over the windows are blank. Each end bay is framed by pilasters. The rear or south elevation faces an alley and has common bond brick instead of the stone exterior of the principal elevations. Certain moldings and stone trim are carried on this elevation which give it a more finished look than the usual non-public side of a commercial building. Each of the three bays has a large barred window under an oculus with stone trim on its lower edge. The oculi are set within recesses framed by three soldier courses of brick. The interior was originally a single hall with the vault at the center of the rear wall. Many alterations have left only the form of the hall and the ceiling moldings intact.

8. Significance

Survey No. B-2361

Period	Areas of Significance—Check and justify below			
<input type="checkbox"/> prehistoric	<input type="checkbox"/> archeology-prehistoric	<input type="checkbox"/> community planning	<input type="checkbox"/> landscape architecture	<input type="checkbox"/> religion
<input type="checkbox"/> 1400–1499	<input type="checkbox"/> archeology-historic	<input type="checkbox"/> conservation	<input type="checkbox"/> law	<input type="checkbox"/> science
<input type="checkbox"/> 1500–1599	<input type="checkbox"/> agriculture	<input type="checkbox"/> economics	<input type="checkbox"/> literature	<input type="checkbox"/> sculpture
<input type="checkbox"/> 1600–1699	<input checked="" type="checkbox"/> architecture	<input type="checkbox"/> education	<input type="checkbox"/> military	<input type="checkbox"/> social/
<input type="checkbox"/> 1700–1799	<input type="checkbox"/> art	<input type="checkbox"/> engineering	<input type="checkbox"/> music	<input type="checkbox"/> humanitarian
<input type="checkbox"/> 1800–1899	<input type="checkbox"/> commerce	<input type="checkbox"/> exploration/settlement	<input type="checkbox"/> philosophy	<input type="checkbox"/> theater
<input checked="" type="checkbox"/> 1900–	<input type="checkbox"/> communications	<input type="checkbox"/> industry	<input type="checkbox"/> politics/government	<input type="checkbox"/> transportation
		<input type="checkbox"/> invention		<input type="checkbox"/> other (specify)

Specific dates 1900 **Builder/Architect** Baldwin and Pennington, archs.

check: Applicable Criteria: ☐ A ☐ B ☒ C ☐ D
and/or

Applicable Exception: ☐ A ☐ B ☐ C ☐ D ☐ E ☐ F ☐ G

Level of Significance: ☐ national ☐ state ☒ local

Prepare both a summary paragraph of significance and a general statement of history and support.

SUMMARY:

The German Savings Bank is an excellent example of the Beaux-Arts-influenced Classical Revival style for banks. The elegant, richly decorated but clean lines of this small bank are part of the dignified and serious image which financial institutions at the turn of the century wanted to project.

History and Support:

The German Savings Bank was organized in 1878 by a group of German merchants and located in the heart of the Retail District in a cast iron commercial building which stood on the site of the present building. The bank's first image was thus in character with the wholesale and retail businesses which it served and which occupied similar cast iron-fronted buildings in the same area.

Around the turn of the century, the bank joined the growing trend of financial institutions which wanted a new image of stability, confidence, and longevity. The Classical Revival's venerable temple forms and massive stone, brick and terra cotta were ideally suited for this movement. Baldwin and Pennington, one of Baltimore's leading architectural firms, designed the new German Savings Bank in a restrained interpretation of the style with moldings and columns defining the main features. Carved decoration is confined to the main elevation's central bay and pediment. In a district where businesses were extremely mobile and economically unpredictable, the solid image of the stone bank in a temple-like form on a busy street corner was one welcomed by the bank's directors and depositors alike. The German Savings Bank later became the Citizens Savings Bank and eventually the Central Savings Bank, which it remains today. Centrabank (the current name of the institution) is planning to sell the building and move to another location in the near future.

9. Major Bibliographical References

Survey No. B-2361

Baltimore Sun, Jan. 4, 1900Engelhardt, George W., Baltimore: The Book of Its Board of Trade, c. 1895

10. Geographical Data

Acreage of nominated property _____

Quadrangle name Baltimore EastQuadrangle scale 1:24000

UTM References do NOT complete UTM references

A

Zone	Easting					Northing			

B

Zone	Easting					Northing			

C

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D

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E

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F

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G

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H

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Verbal boundary description and justification

co-terminous with lot approx. 50 ft. x 65 ft.

List all states and counties for properties overlapping state or county boundaries

state	code	county	code
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state	code	county	code
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11. Form Prepared By

name/title Janet Davis, Historic Preservation Analystorganization Commission for Historical and Architectural Preservationdate April 1986street & number Rm. 606, 118 No. Howard St.telephone (301) 396-4866city or town Baltimorestate MD 21201

The Maryland Historic Sites Inventory was officially created by an Act of the Maryland Legislature to be found in the Annotated Code of Maryland, Article 41, Section 181 KA, 1974 supplement.

The survey and inventory are being prepared for information and record purposes only and do not constitute any infringement of individual property rights.

return to: Maryland Historical Trust
Shaw House
21 State Circle
Annapolis, Maryland 21401
(301) 269-2438

Baltimore: The Book of Its Board of Trade, c. 1895



German Savings Bank, Baltimore and Eutaw Streets.

THE PROVIDENT is, in brief, the savings bank of Baltimore for convenience, and is a remarkable combination of enterprise with conservatism. In addition to the eleven branches, it has fifty stamp deposit stations, where small deposits are received by means of stamps to be transferred to a book account at the nearest branch. As a further means for catching up the odd small change, "Home Savings Banks" are loaned to depositors. And, as a means to help the depositors buy their own homes, mortgage loans are made on fee simple property, repayable by monthly instalments.

In view of all these features, it is no wonder that the PROVIDENT, although one of the youngest of the savings banks of Baltimore, is, in number of depositors, only exceeded by two institutions of the city.

THE GERMAN SAVINGS BANK, of Baltimore, southwest corner of BALTIMORE AND EUTAW STREETS, has at present over 4,000 depositors whose aggregate deposits reach \$1,771,626. Interest at 3½ per cent. is allowed by it from the first of the first calendar month after deposit.

It was organized in 1878. The officers are CHARLES SPILMAN, president; Ernst Rudolph, vice-president; Charles Lieberknecht, treasurer, and Wm. Spilman, assistant treasurer. The directors are J. Fred. Lett, John Bruns, Ernst Rudolph, Charles Spilman, John Mehling, John Albaugh, Robert Lange, J. Henry Schaefer, Henry Leutner, Christopher Hemmeyer, C. Lieberknecht, Chas. A. Singewald.

THE MONUMENTAL SAVINGS AND LOAN ASSOCIATION (National), Baltimore City, with offices in the BANK OF BALTIMORE BUILDING, corner Baltimore and St. Paul Streets, is, practically, a cooperative savings bank, though what is commonly known as a building and loan association. These associations are no building or speculating of any character, but simply afford a safe medium for parties desiring to invest either small sums in monthly savings or larger sums upon which they receive six to eight per cent. annual dividend.

This association is incorporated under the laws of Maryland, and, being permitted to do business in all of the States, has extended its operations into several of the States surrounding Maryland.

Its management is in competent and responsible hands, as is evidenced by the following officers: SAMUEL D. BUCK, of Spragins, Buck & Company, wholesale boots and shoes, president; SAMUEL R. TREGELLAS, of Tregellas, Hertel & Company, wholesale dry goods, vice-president and treasurer; EDWARD J. BOND, Building & Loan accountant, formerly Southern manager of the Central City Building & Loan Association, of Syracuse, N. Y., secretary; and JOHN B. LEVY, general manager National Underwriter Publishing Company, Baltimore, Md., manager of loans. The directors are Chas. J. Taylor, of Chas. J. Taylor & Company, manufacturers, and vice president Chesapeake Shirt Company; Dr. H. M. Wharton, of Wharton & Barron, publishers; J. Frank Supplee, president Chesapeake Shirt Company; J. Kemp Bartlett, of Shriver, Bartlett & Company; and James R. Edmunds, cashier National Bank of Commerce.

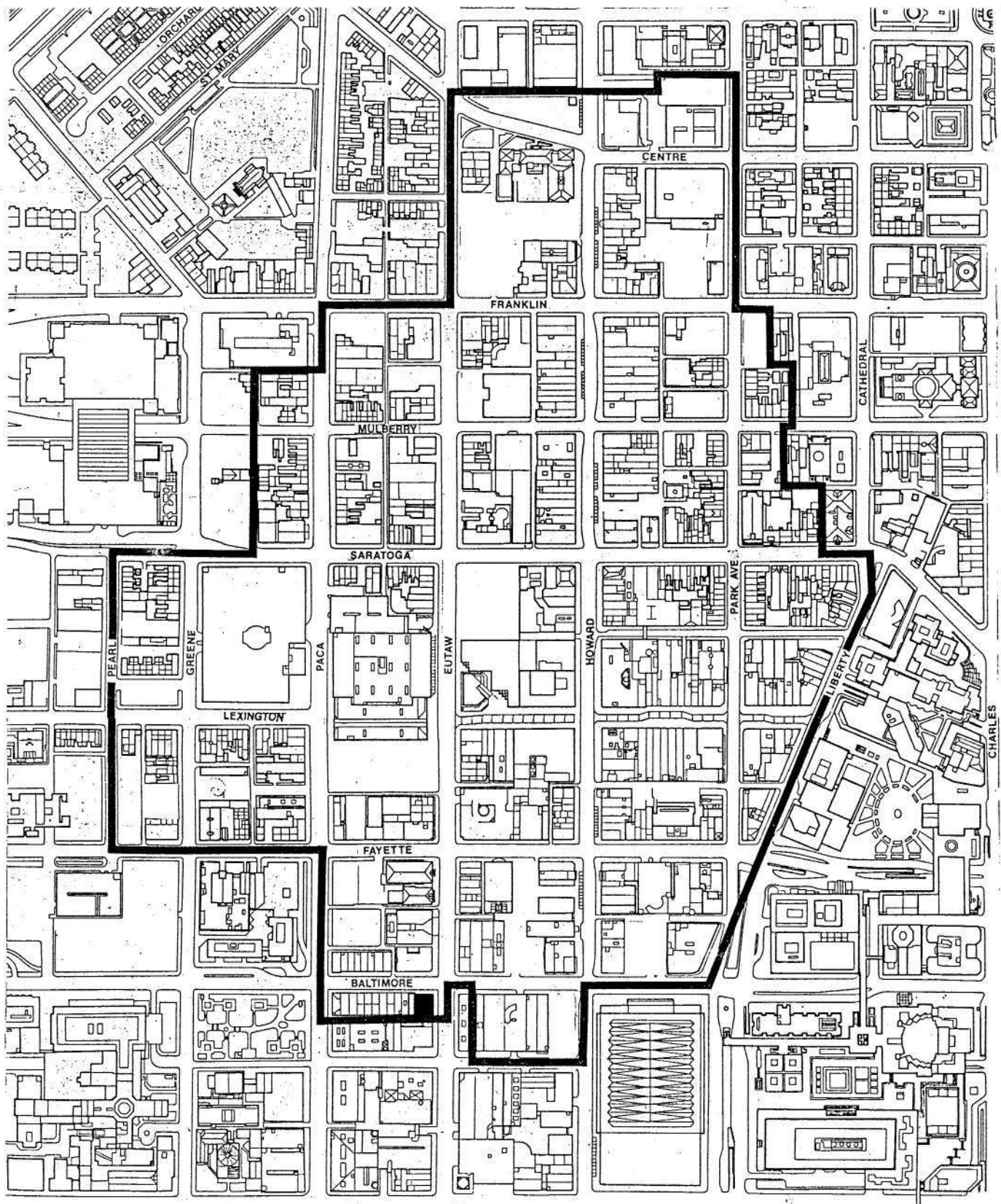
The funds of this association are loaned only on mortgages on improved real estate, and are repaid by borrower in small monthly instalments about equal rent, which method affords a most excellent opportunity to those desiring to own their homes.

THE BORDER STATE SAVINGS BANK, of Fay Street and Park Avenue, was incorporated in 1874, has therefore reached, so to speak, its majority. It has at last accounts available for the purpose of this sketch its annual statement of Jan. 1, 1895, 2,741 depositors whom were credited deposits amounting to \$497,725, notwithstanding the unpropitious times of 1893 and it was able to show by this statement an increase of in the number of its depositors and of \$105,498 in amount of its deposits. This result must be laid to confidence reposed in its management.

That management is in the following hands: Amos J. Conlon, president; U. S. Gosnell, vice-president; C. B. Delaney, treasurer; Jas. McColgan, solicitor; and Directors John J. Payne, Lawrence Cloake, James



Suburban Residence, North Charles Street.



Baltimore Metrocenter Survey
 Market Center
 German Savings Bank
 401-403 West Baltimore Street
 B-2361





German Savings Bank B-2361

401-403 West Baltimore Street
Market Center - Metrocenter Survey
Baltimore (City), Maryland

Photo: Janet Davis

March 1986

Neg. loc.: Maryland Historical Trust

North elevation

1/3



German Savings Bank B-2361
401-403 West Baltimore Street
Market Center - Metrocenter Survey
Baltimore (City), Maryland
Photo: Janet Davis
March 1986
Neg. loc.: Maryland Historical Trust
Northeast corner view
2/3



German Savings Bank B-2361
401-403 West Baltimore Street
Market Center - Metrocenter Survey
Baltimore (City), Maryland
Photo: Janet Davis
March 1986
Neg. loc.: Maryland Historical Trust
Southeast corner view
3/3

INVENTORY FORM FOR STATE HISTORIC SITES SURVEY

1 NAME

HISTORIC German Savings Bank

AND/OR COMMON Central Savings Bank

2 LOCATION

STREET & NUMBER 401-03 W. Baltimore Street

CITY, TOWN Baltimore VICINITY OF

CONGRESSIONAL DISTRICT

STATE Maryland COUNTY

3 CLASSIFICATION

CATEGORY

☒ DISTRICT
☒ BUILDING(S)
☐ STRUCTURE
☐ SITE
☐ OBJECT

OWNERSHIP

☐ PUBLIC
☒ PRIVATE
☐ BOTH

PUBLIC ACQUISITION

☐ IN PROCESS
☐ BEING CONSIDERED

STATUS

☒ OCCUPIED
☐ UNOCCUPIED
☐ WORK IN PROGRESS

ACCESSIBLE

☒ YES: RESTRICTED
☐ YES: UNRESTRICTED
☐ NO

PRESENT USE

☒ AGRICULTURE ☐ MUSEUM
☒ COMMERCIAL ☐ PARK
☐ EDUCATIONAL ☐ PRIVATE RESIDENCE
☐ ENTERTAINMENT ☐ RELIGIOUS
☐ GOVERNMENT ☐ SCIENTIFIC
☐ INDUSTRIAL ☐ TRANSPORTATION
☐ MILITARY ☐ OTHER

4 OWNER OF PROPERTY

NAME

Telephone #:

STREET & NUMBER

CITY, TOWN

VICINITY OF

STATE, zip code

5 LOCATION OF LEGAL DESCRIPTION

COURTHOUSE,
REGISTRY OF DEEDS, ETC.

Records Office Room 601

STREET & NUMBER

Baltimore City Courthouse

CITY, TOWN

Baltimore

STATE

Maryland 21202

6 REPRESENTATION IN EXISTING SURVEYS

TITLE

City of Baltimore Neighborhood Survey

DATE

1976

☐ FEDERAL ☐ STATE ☐ COUNTY ☒ LOCAL

DEPOSITORY FOR
SURVEY RECORDS

COMMISSION FOR HISTORICAL &

CITY, TOWN

ARCHITECTURAL PRESERVATION

STATE

Room 900

26 South Calvert St.
Baltimore, Md. 21202

7 DESCRIPTION

B-2361

☒ EXCELLENT
☐ GOOD
☐ FAIR

CONDITION

☐ DETERIORATED
☐ RUINS
☐ UNEXPOSED

CHECK ONE

☒ UNALTERED
☐ ALTERED

CHECK ONE

☒ ORIGINAL SITE
☐ MOVED DATE _____

DESCRIBE THE PRESENT AND ORIGINAL (IF KNOWN) PHYSICAL APPEARANCE

This stone ashlar banking temple remains virtually unchanged. It is three bays wide, five bays deep, and has a flat roof.

The Baltimore Street front of the building is ordered with a slightly projecting, pedimented central entrance bay, emphasized by double overlapping pilasters with Corinthian capitals, flank the entranceway and support the pediment above. A short flight of stone steps lead to the entrance which is filled with a mahogany and glass revolving door, with square transom above. A full flat label molding surrounds the entranceway, and is topped by a flat rolled pillow molding which supports a flat shallow hood. Leaf, vine and cornucopia reliefs are set between the hood, and the bull's-eye window above, which is filled with many triangular lights, set as a square in the circular bull's eye. Above the bull's eye is a flat hood with dropped ends which is carved in floral relief. A simple frieze supports a cornice with dentils and egg and dart molding. The pediment carries the dentils and egg and dart molding. The pediment is additionally adorned with wreathes and floral cornucopia reliefs set in the tympanum. A balustraded parapet runs at the roofline, and carved anthemions are set at the points of the pediment.

The side bays are each fenestrated with a single round arched window, consisting of a single, fixed large light surmounted by a round headed transom filled with triangular lights. The surrounds are unarticulated. Above each is a flat hood with dropped ends; in the left hood is carved 1878; in the right, 1900. Pilasters at the corners carry the entablature and parapet described above.

The Eutaw Street side of the building is detailed identically to the front. The base projects slightly where the pilasters at corners, and at one bay from each end (windows are grouped 1-3-1) rise vertically.

CONTINUE ON SEPARATE SHEET IF NECESSARY

PERIOD	AREAS OF SIGNIFICANCE -- CHECK AND JUSTIFY BELOW			
<input type="checkbox"/> PREHISTORIC	<input type="checkbox"/> ARCHEOLOGY-PREHISTORIC	<input type="checkbox"/> COMMUNITY PLANNING	<input type="checkbox"/> LANDSCAPE ARCHITECTURE	<input type="checkbox"/> RELIGION
<input type="checkbox"/> 1400-1499	<input type="checkbox"/> ARCHEOLOGY-HISTORIC	<input type="checkbox"/> CONSERVATION	<input type="checkbox"/> LAW	<input type="checkbox"/> SCIENCE
<input type="checkbox"/> 1500-1599	<input type="checkbox"/> AGRICULTURE	<input type="checkbox"/> ECONOMICS	<input type="checkbox"/> LITERATURE	<input type="checkbox"/> SCULPTURE
<input type="checkbox"/> 1600-1699	<input checked="" type="checkbox"/> ARCHITECTURE	<input type="checkbox"/> EDUCATION	<input type="checkbox"/> MILITARY	<input type="checkbox"/> SOCIAL/HUMANITARIAN
<input type="checkbox"/> 1700-1799	<input type="checkbox"/> ART	<input type="checkbox"/> ENGINEERING	<input type="checkbox"/> MUSIC	<input type="checkbox"/> THEATER
<input type="checkbox"/> 1800-1899	<input type="checkbox"/> COMMERCE	<input type="checkbox"/> EXPLORATION/SETTLEMENT	<input type="checkbox"/> PHILOSOPHY	<input type="checkbox"/> TRANSPORTATION
<input checked="" type="checkbox"/> 1900-	<input type="checkbox"/> COMMUNICATIONS	<input type="checkbox"/> INDUSTRY	<input type="checkbox"/> POLITICS/GOVERNMENT	<input type="checkbox"/> OTHER (SPECIFY)
		<input type="checkbox"/> INVENTION		

SPECIFIC DATES

1900

BUILDER/ARCHITECT

STATEMENT OF SIGNIFICANCE

A jewel-box-like temple built by German merchants, set along the
Eutaw Street banking row.

CONTINUE ON SEPARATE SHEET IF NECESSARY

9 MAJOR BIBLIOGRAPHICAL REFERENCES

CONTINUE ON SEPARATE SHEET IF NECESSARY

10 GEOGRAPHICAL DATA

ACREAGE OF NOMINATED PROPERTY _____

VERBAL BOUNDARY DESCRIPTION _____

LIST ALL STATES AND COUNTIES FOR PROPERTIES OVERLAPPING STATE OR COUNTY BOUNDARIES

STATE

COUNTY

STATE

COUNTY

11 FORM PREPARED BY

NAME / TITLE

Planning Assistants

ORGANIZATION

COMMISSION FOR HISTORICAL &
ARCHITECTURAL PRESERVATION

DATE

1976

STREET & NUMBER

Room 900

TELEPHONE

CITY OR TOWN

26 South Calvert St.
Baltimore, Md. 21202

STATE

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The Shaw House, 21 State Circle
Annapolis, Maryland 21401
(301) 267-1438

B-2361

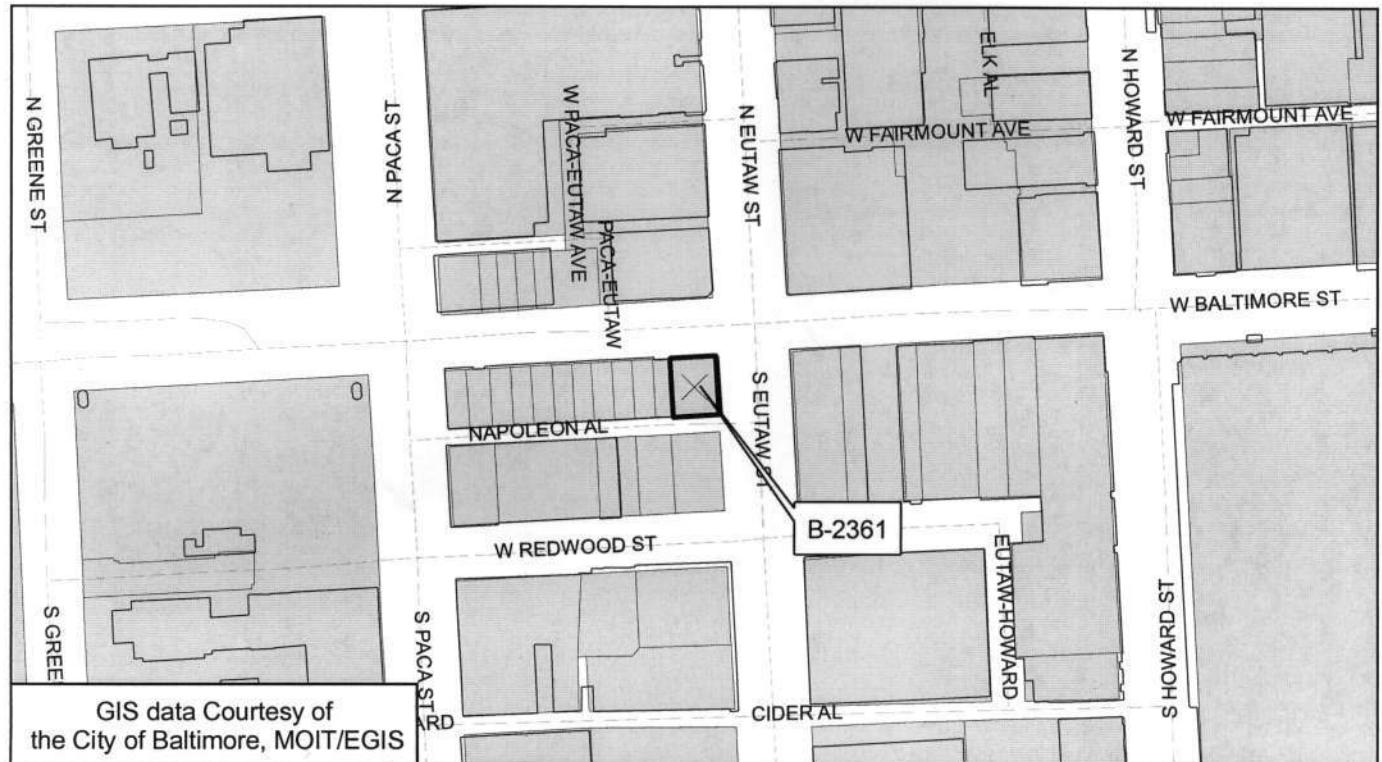
Centrabank-Citizens Branch (Central Savings Bank, German Savings Bank)

401-403 W. Baltimore Street

Block 642 Lot 019

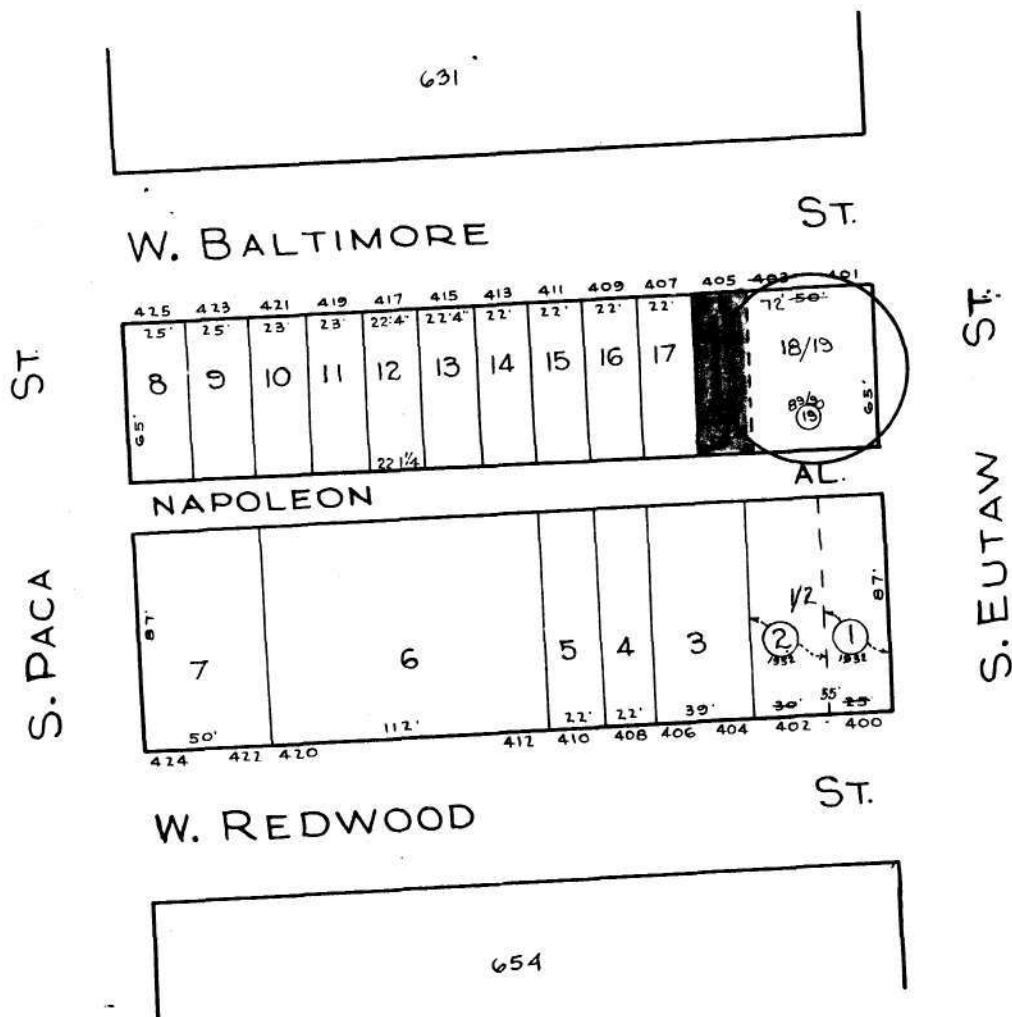
Baltimore City

Baltimore East Quad.



B-2361

401-403 W. Baltimore St.



NOTICE

THIS IS A REAL PROPERTY PLAT AS PROVIDED
 FOR UNDER ARTICLE 764 OF THE CITY CHARTER.
 IT IS COMPILED FROM 1912 AND OTHER
 SOURCES AND IS NOT AN AUTHENTIC SURVEY.

CITY OF BALTIMORE
 DEPARTMENT OF PUBLIC WORKS
 BUREAU OF PLANS & SURVEYS
 PROPERTY LOCATION DIVISION

WARD 4 SECTION 8
 BLOCK 642

SCALE 1 IN. = 50 FT. DATE JULY 1921

TRACED BY G. Moorehead

ENTERED BY C. H. BAIN
 Job J. Rekosky

CHECKED BY



401-03 W. Baltimore St.

D-2361

Neg #

B. Pence

2/76

Block

642